

Information to identify the case:			
Debtor 1	Chad R. Carlson		
	First Name	Middle Name	Last Name
Debtor 2	Samantha J. Carlson		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-11355-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Chad R. Carlson

Samantha J. Carlson

4/29/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Chad R. Carlson
 Samantha J. Carlson
 Debtors

Case No. 13-11355-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Apr 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2019.

db/jdb +Chad R. Carlson, Samantha J. Carlson, 733 Montmorenci Road, Ridgway, PA 15853-6825
 13745880 #+Accounts Receivable Management, Inc., P.O. Box 561, Thorofare, NJ 08086-0561
 13745882 +AmServ, Ltd., P.O. Box 8, Indiana, PA 15701-0008
 13745886 +Cardionet, Inc., P.O. Box 508, Malvern, PA 19355-0508
 13745887 +Cliffe's & the RX Center, 223 Main Street, P.O. Box 317, Ridgway, PA 15853-0317
 13745888 +Credit Bureau Centre, P.O. Box 273, Monroe, WI 53566-0273
 13745891 +DuBois Radiologists, Inc., 28 East Scribner Avenue, P.O. Box 1106, Du Bois, PA 15801-0906
 13745892 +DuBois Regional Medical Center, P.O. Box 447, Du Bois, PA 15801-0447
 13745893 +Elk Regional Health Center, Attn: Cashier, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
 13745894 +Fulton Friedman & Gullace, LLP, c/o James Craig, P.O. Box 2123, Warren, MI 48090-2123
 13745902 +Merchants' Credit Guide, Co., 223 W. Jackson Blvd. #700, Chicago, IL 60606-6914
 13745909 ++PLAIN GREEN LOANS, 93 Mack Road, Suite 600, Box Elder, MT 59521
 (address filed with court: Plain Green Loans, Attn: Customer Support, 93 Mack Road, Suite 600, P.O. Box 255, Box Elder, MT 59521)
 13745907 +Paul Z. Rees, DMD, 200 South Street, Ridgway, PA 15853-2011
 13745908 +Pennsylvania Medical Transport, 332 Wampum Avenue, Ellwood City, PA 16117-1269
 13745912 +State Collection Servi, 2509 S Stoughton Rd, Madison, WI 53716-3314
 13745915 +UPMC Presbyterian Shadyside, P.O. Box 382059, Pittsburgh, PA 15250-0001
 13745916 +UPMC St. Margaret, P.O. Box 382059, Pittsburgh, PA 15250-0001
 13745917 +Wacopse Federal Cr Un, 117 Pennsylvania Ave W, Warren, PA 16365-2514

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 30 2019 02:41:52 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

13745881 EDI: GMACFS.COM Apr 30 2019 06:28:00 Ally, Po Box 12699, Glendale, AZ 85318-2699
 13765548 +EDI: GMACFS.COM Apr 30 2019 06:28:00 Ally Financial f/k/a GMAC, c/o Ally Servicing LLC, P O Box 130424, Roseville, MN 55113-0004
 13756266 +EDI: ACCE.COM Apr 30 2019 06:28:00 Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036
 13745883 +EDI: ACCE.COM Apr 30 2019 06:28:00 Asset Acceptance Llc, Po Box 1630, Warren, MI 48090-1630
 13745885 EDI: CAPITALONE.COM Apr 30 2019 06:28:00 Cap One, Po Box 85520, Richmond, VA 23285
 13745884 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Apr 30 2019 02:42:49 Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
 13765133 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Apr 30 2019 02:42:49 Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, Oklahoma 73134-2500
 13745890 +E-mail/Text: vmcpherson@creditmanagementcompany.com Apr 30 2019 02:42:27 Credit Management Co, 2121 Noblestown Road, Pittsburg, PA 15205-3956
 13745889 +E-mail/Text: vmcpherson@creditmanagementcompany.com Apr 30 2019 02:42:27 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13745895 EDI: RMSC.COM Apr 30 2019 06:28:00 GE Money Bank, PO Box 960061, Orlando, FL 32896-0061
 13745896 +EDI: GMACFS.COM Apr 30 2019 06:28:00 GMAC, P.O. Box 380903, Minneapolis, MN 55438-0903
 13745897 +EDI: IIC9.COM Apr 30 2019 06:28:00 I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
 13745898 +EDI: TSYS2.COM Apr 30 2019 06:28:00 Juniper, Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
 13745899 +E-mail/Text: rcorbett@kanehospital.org Apr 30 2019 02:42:51 Kane Community Hospital, 4372 Route 6, Kane, PA 16735-3099
 13745900 +E-mail/Text: notices@burt-law.com Apr 30 2019 02:42:47 Law Offices of Burton Neil & Assoc., P.C, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
 14907410 E-mail/Text: jennifer.chacon@spservicing.com Apr 30 2019 02:42:52 Legacy Mortgage Asset Trust 2018-GS, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 13745901 +EDI: CBSMASON Apr 30 2019 06:28:00 Massey's, P.O. Box 2822, Monroe, WI 53566-8022
 13745903 +EDI: MID8.COM Apr 30 2019 06:28:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 13745904 +E-mail/Text: Bankruptcy@natfuel.com Apr 30 2019 02:42:02 National Fuel, 1 Relief Street, Oil City, PA 16301-1001
 13745905 +EDI: AGFINANCE.COM Apr 30 2019 06:28:00 OneMain Financial, Bankruptcy Dept., P.O. Box 140489, Irving, TX 75014-0489
 13783471 EDI: PRA.COM Apr 30 2019 06:28:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13745910 +EDI: PRA.COM Apr 30 2019 06:28:00 Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 13745911 +EDI: CBS7AVE Apr 30 2019 06:28:00 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
 13745913 +EDI: SWCR.COM Apr 30 2019 06:28:00 Sw Crdt Sys, 5910 W Plano Pkwy Suite 100, Plano, TX 75093-2202
 13745914 +E-mail/Text: BankruptcyNotice@upmc.edu Apr 30 2019 02:42:32 UPMC Physician Services, 1650 Metropolitan Street, Pittsburgh, PA 15233-2213

District/off: 0315-1

User: culy
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: Apr 29, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Christiana Trust, a division of Wilmington Savings
cr LSF8 Master Participation Trust, by Caliber Home L
cr Legacy Mortgage Asset Trust 2018-GS
cr Legacy Mortgage Asset Trust 2018-GS3
cr MTGLQ Investors, L.P.
cr* +Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
13981624 ##+Christiana Trust, a division of Wilming, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412
13745906 ##+PA Collection Service, P.O. Box 893, Washington, PA 15301-0893
TOTALS: 5, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor LSF8 Master Participation Trust, by Caliber Home Loans, Inc., solely in its capacity as servicer andygornall@latouflawfirm.com
Andrew M. Lubin on behalf of Creditor Legacy Mortgage Asset Trust 2018-GS3
alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Celine P. DerKrikorian on behalf of Creditor LSF8 Master Participation Trust, by Caliber Home Loans, Inc., solely in its capacity as servicer ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor LSF8 Master Participation Trust, by Caliber Home Loans, Inc., solely in its capacity as servicer bkggroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Debtor Chad R. Carlson thedebterasers@aol.com
Kenneth P. Seitz on behalf of Joint Debtor Samantha J. Carlson thedebterasers@aol.com
Matthew Christian Waldt on behalf of Creditor MTGLQ Investors, L.P. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor Legacy Mortgage Asset Trust 2018-GS
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as indenture trustee, for the CSMC 2014-RPL3 Trust, Mortgage-Backed Notes, Series 2014-RPL3 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor Legacy Mortgage Asset Trust 2018-GS3
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew M. Pavlovich on behalf of Creditor LSF8 Master Participation Trust, by Caliber Home Loans, Inc., solely in its capacity as servicer mpavlovich@prpclaw.com, sruschak@prpclaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 13